

Lin v. MetLife

07 civ. 3218

EXHIBIT I

Section 1

Presidential Series

SELECT PREFERRED/ELITE CRITERIA
\$250,000 AND OVER

To Be Applied To MetLife, NEF, GenAM Applications That Qualify For The True Standard Nonsmoker
 Class;
 (49 or Fewer Debits)

At the present time, *Select Preferred* is offered at MetLife and NEF only in connection with the Enterprise Term portfolio.
Elite is available at GenAm for permanent policies also.

Blood Pressure	Under age 45 140/85 or less; Ages 45 and over 140/90 or less; No treatment with antihypertensive medication within the last 12 months;
Cholesterol* Chol/HDL Ratio	Under age 45 220 (231*) or less <u>and</u> ratio 5.0 or less; Ages 45 and over 240 (252*) or less <u>and</u> ratio 5.0 or less; Available even if currently under treatment provided that the levels for both total cholesterol and ratio have been within acceptable limits for the past 12 months.
Aviation	No aviation except for NR commercial pilots or Aviation Exclusion (when available)
Avocation	Not ratable
Occupation	Not ratable
Foreign Residence	Canada only
Foreign Travel	Not ratable
Diabetes	No history
Cardiovascular	No history ; Acceptable ECG abnormalities as indicated by Physician Underwriter;
Cancer (excluding basal cell carcinoma)	No history
Other Medical History	No SRC, otherwise, as indicated in <i>Underwriting Manual</i>
Substance Abuse	No history
Family History	No history of coronary artery disease, cerebral vascular disease, peripheral vascular disease or diabetes with onset under age 65 in an immediate family member (parent or sibling). Hypertension is not included here.
DWI	None for 5 years
Other Driving	No more than 2 moving violations within 3 years
Build*	See Chart on Page 1D-5*
Liver Enzymes	No elevations of alkaline phosphatase, AST, ALT, GGTP, total bilirubin (except for diagnosed Gilbert's Syndrome).
Tobacco	None for 4 years (Underwriting discretion may be exercised when the proposed insured is within a couple of months of meeting the abstention period requirement.)

* Flexibility in Application of Select Preferred Criteria

Generally, all criteria must be met to qualify for Select Preferred. However, if Select Preferred is not available because of weight or total cholesterol (only one of these two criteria), and the weight or total cholesterol does not exceed the limit for Select Preferred by more than 5% (the figure in parentheses), the underwriter may consider allowing Select Preferred on an individual case basis. Select Preferred will not be available if both of these criteria preclude the class, or if any other criterion is not met.

Tower #1

1D - 2

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